

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/765,137 Confirmation No.: 7821
Applicant : Adams
Filed : 01/18/2001
Title : **Network Based Loan Approval and Document Origination
System**
TC/Art Unit : 3691
Examiner: : Kazimi
Docket No. : JPM-052
Customer No. : **70813**

MAIL STOP **AMENDMENT**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

In response to the Office Action dated December 31, 2007, please enter the following
amendments:

Amendments to the Claims are reflected in the listing of claims which begins on page 2
of this paper.

Remarks begin on page 8 of this paper.